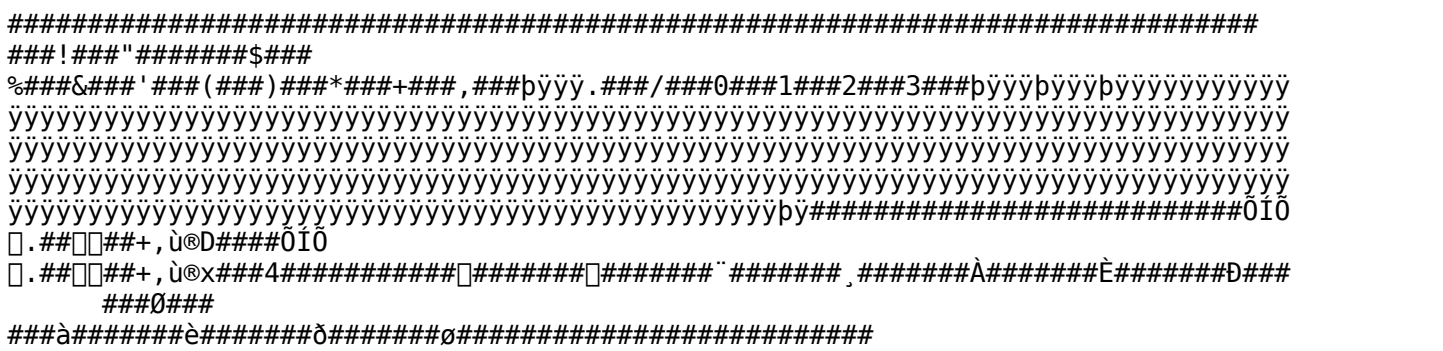

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###Ó#######ä###########On-screen
Show##########CACI#########'######6#######################################Ø#####
##########################################Times New
Roman#####Tahoma#####Arial#####tricare_national#"###TRICARE Your Military Health
Plan#*###TRICARE Dental Program (TDP) Ēligibility #####Monthly Premiums for TDP#
###TDP Coverage#####TRICARE Dental Program#####Family Member Eligibility
#B###TRICARE Eligibility and Coverage Reserve Component Family
Members#####TRICARE Standard and Extra#####TRICARE Prime Programs#####TRICARE
Pharmacy Coverage#####Non-network Pharmacy Coverage#5###Contingency Operations
Reserve Health Care Continuum#?###Uniformed Services Employment Reemployment
Rights Act (USERRA)#####DEERS#####Information and Assistance#####TRICARE
Regional Contactors#8###Overseas Contact Information TRICARE Area Offices (TAO)#
```

```
;###########ó#####Í###########¸#########□###########¨#####Monthly Premiums for
TDP##□###########¨#6###RC Member premiums      (through 1/31/2006)     $   9.32
      Selected Reserve             (and IRR special mob category)      $ 23.31
      Individual Ready Reserve (IRR)Family Member premiums (through 1/31/2006)
      $ 23.31     1 family member only   $ 58.27     2+ family membersNote: RC
member and family member coverage is purchased
separately##¡#ü###(#########e#####################-
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###TDP Coverage##############¨#õ###100% coverage Diagnostic, Emergency and Preventative Services Cost-shares for other servicesSome reduced cost shares E-1 to E-4Maximum benefits per person$1,200 annual routine care dental care$1,500 lifetime   orthodontic carewww.ucci.com
##¡#ª#############1##################$##################H####################
###########1################$########################

###################ò########ó#########F########□ 0##ß#####è###ô#####ó#####¡###########¥#########□###########¨#####TRICARE Dental Program##□###########¨#Ö###Family members can purchase the TRICARE Dental Program (TDP)If already enrolled in TDPPremiums decrease to active duty family member rateIf not previously enrolled Family members may enroll with reduced premiums12 month lock-in does not apply if enrolled #no later than 30 days after active duty report dateFamilies become eligible for reduced TDP premiums when sponsor is activated more than 30 daysFor more information or to enroll www.ucci.com 1-800-866-8499##¡#Ö###=#########P###########P#4#########P###########P#□#########P#3#########P#,#########P#"#########P###########P#=###################4#######################□####

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##3###########,###########"#########################ò#######ó#########?########□
0##ß#####º###Æ#####ó#################□#########□###########¨#####Family Member
Eligibility ##□###########¨#!###Determined by Service/Reserve ComponentRecorded
in Defense Enrollment Eligibility Reporting System (DEERS)Register or update
information in DEERS DEERS is the key to unlock all TRICARE benefitsVerify
eligibility through Guard-Reserve Portalhttps://www.dmdc.osd.mil/Guard-
ReservePortal##¡#□###(#########D#########)#########0#########0#########-
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####ó#####²###########¬#########□###########¨#####TRICARE Standard and
Extra##□###########¨#□###ExtraVisit TRICARE network providersCost-share = 15% of
negotiated rate after annual deductible is met*Providers will file claims for
you##¡#d###############□#######################################################□
#3þ+###############□#3þ######## #□###########¨#Ï###StandardVisit TRICARE-
authorized providersCost share = 20% of allowable charge after annual deductible
is met*Providers may file claims for youYou may have to pay provider up front
and file TRICARE claim##¡#□###     ###########□#########=#########    #########
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```

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#################################□#3þ+###################□#3þ###################
###########ÿ##þ)###########ó#####□###########□#########□###########¨#####TRICARE
Prime Programs##□##########¨#ß###Family members may enroll at anytime after
eligible in DEERS20th of the month rule appliesTRICARE Prime programs inside the
50 United StatesTRICARE Prime if available locallyTRICARE Prime Remote for
Active Duty Family Members (TPRADFM)Must reside with sponsor in TPR ZIP code
upon activation or effective date of orders and remain thereTRICARE Prime
programs outside 50 United StatesTRICARE Overseas Program - Prime (if qualify)
TRICARE Global Remote Overseas (if
qualify)##¡#Ü###=#########Z###########Z#3#########Z#a#########Z#f#########Z#0###
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####ò#######ó#########}########□0##ß#########H#####ó#####´###########-
#########□###########¨#####DEERS##□###########¨#í###Find the 3 closest ID card
or personnel officeswww.dmdc.osd.mil/rsl/ Bring proper documentation marriage
certificate, birth certificate, divorce decree, etc.OR Call Defense Manpower
Data Center #          Support Office (DSO)1-800-538-
9552##¡#□###0#############################?
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0##ß#####ê###ö#####ó#####º###########°#########□###########¨#####TRICARE
Regional Contactors##□###########¨#Õ###TRICARE South RegionHumana Military
Healthcare Services, Inc.1-800-444-5445TRICARE North RegionHealth Net Federal
Services, Inc. 1-877-874-2273TRICARE West RegionTriWest Healthcare Alliance1-
888-874-9378
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##ó#####»###########±#########□###########¨#7###Overseas Contact
Information#TRICARE Area Offices (TAO)##□###########¨#Ø###TRICARE Pacific011-81-
611-743-2036www.tricare.osd.mil/overseas.index.cfmTRICARE Latin America and
Canada1-706-787-2424http://tricare15.army.mil  TRICARE Europe0049-6302-67-
7433/7434www.europe.tricare.osd.mil ##¡#□###############;#########!
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#Å   ##ðn#####□###########¨#º###Reserve Component family members properly registered in DEERS become eligible for TRICARE Prime programs available in their local area during the pre-activation period. If they reside in a TRICARE Prime Service area (PSA) in the North, South, or West region, they may enroll in TRICARE Prime. If they live inside the 50 United States but not in a TRICARE Prime Service area (PSA), they may be eligible for TRICARE Prime Remote for Active Duty Family Members. They must have lived with the RC member at the time of activation in a designated TRICARE Prime Remote ZIP code location. However, if any family member moves from that residence, he or she loses eligibility for TPRADFM.Family members living in one of the overseas areas may enroll in the TRICARE Overseas Program (TOP) Prime or TRICARE Global Overseas (TGRO) if they qualify.If the TRICARE Prime enrollment application is received by 20th of the month, then enrollment is effective on 1st day of the next month. If the application is received after the 20th of the month, coverage becomes effective the 1st day of the following month. Family members will remain covered under TRICARE Standard/Extra until the effective date of Prime enrollment.##¡#□###»#########÷#######

#y###ð9#####□###########¨#Ñ###Members of the Ready Reserve are eligible to purchase dental coverage for themselves and/or their family members under the TRICARE Dental Program, or the TDP. This includes members of the Select Reserves and Individual Ready Reserves. If an RC member is activated for 31 days or more, the member is disenrolled from the TRICARE Dental Program but their family members remain enrolled. When the Reserve Component member is activated, family member premiums are reduced, but their coverage does not change.When the R de-activate, premiums will increase again.The TRICARE Dental Program (TDP) is administered by United Concordia; you can visit their Web site or call for more information about enrollment and costs. ##¡#L###Ñ###### #############î#######â#####d#□########þ######d#□########þ########□####ðH##### ð#####\###

#y###ð□#####□###########¨#1###There are the key differences between TRICARE Standard & TRICARE Extra. Your care is cost-shared under TRICARE Extra when you see a TRICARE Network provider. The TRICARE Extra cost-share is 15 percent of the negotiated network rate after the annual deductible is met. The advantages of using TRICARE Extra are lower cost-shares, no claims filing by you, and TRICARE Network providers. Please note, the TRICARE Extra option is not available in overseas locations.Your care is cost-shared under TRICARE Standard when you see a non-network TRICARE-authorized provider. The TRICARE Standard cost share is 20 percent of the TRICARE allowable charge, after the annual deductible has been met. Additionally, you may need to pay the provider up front and later file a claim with TRICARE yourself.Beneficiaries do not need specialty referrals when using either TRICARE Extra or Standard. However, some care may require pre-authorization. Annual deductibles are waived for TRICARE Standard and Extra while the RC member is activated, if the active duty is in support of a contingency operation. This waiver also applies during the 180-day transitional coverage period after active duty.Check the Online Provider Directory at www.tricare.osd.mil/ProviderDirectory to find a TRICARE network or a non-network TRICARE-authorized provider.##¡#,###2#########¢#######

#Å   ##ðG#####□###########¨#]###MTF Pharmacies will fill a 90-day supply for most written prescriptions from any TRICARE-authorized provider, free of charge. Beneficiaries should contact their local MTF for details about filling and refilling prescriptions at its pharmacy. The TRICARE Mail Order Pharmacy is particularly well-suited for medications taken on a regular basis or for beneficiaries who live very far away from an MTF. A 90-day supply can be dispensed for most medications. Administered by Express Scripts, Inc., beneficiaries mail their written prescription, along with the appropriate co-pay, to TMOP, and the medications will be sent directly to the beneficiary. Providers may fax or phone-in new prescriptions. However, beneficiaries may only mail in new prescriptions. Prescriptions may be refilled by mail, by phone, or online. Note that controlled substances are always limited to a 30-day supply. The TRICARE Network Retail Pharmacy (TRRx) program is available in the United States (including DC) and U.S. Territories. It is particularly well-suited for medications needed immediately or for a short term only. TRRx is also administered by Express Scripts. Visit the Express Scripts Web site to locate a network pharmacy.Medications must undergo a lengthy and involved process before they are listed as non-formulary. Non-formulary medications will not be available in the MTF. ##¡#□###^#########P#######$#□######þæ#####$######þ######
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#Æ   ##ð######□###########¨#z###Filling prescriptions in non-network pharmacies is the most expensive option. Beneficiaries using non-network pharmacies may have to pay the total amount of their prescription first and file a claim to receive partial reimbursement.Be aware that family members enrolled in a TRICARE Prime program are responsible for the higher cost-shares associated with the Point-of-Service option. That is a 50 percent cost-share after the point-of-service (POS) deductibles ($300 per person/$600 per family) are satisfied. As always, prescriptions for Service members will be reimbursed at the full amount paid. After satisfying the appropriate deductible, the family member reimbursement will be reduced by the amount of the applicable copayment. Overseas active duty family members enrolled in TRICARE Prime (in areas other than Guam, Puerto Rico, or the Virgin Islands) will have no cost-share.##¡#\###{##############$######þ###### #########$######þ□#####
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#Ç   ##ð$#################¨#À###So, in summary, if you were called or ordered to active duty for 31 days or more in support of a contingency operation, there is a full continuum of health care available to you. This coverage continuum begins after you receive a delayed-effective-date active duty alert or order. You then get TRICARE coverage up to 90 days before you have to report to active duty. During this pre-activation period, you are treated the same as any active duty service member, and your family members are treated the same as any active duty family member.This coverage carries over into the period when you are actually on active duty.TAMP coverage picks up immediately after your last day of active duty and runs for 180 days. With TAMP, you pay cost-shares at the active duty family member rate for yourself and your immediate family members.
#Finally, you may purchase TRS coverage for yourself and your family that will begin on the first day after TAMP ends.##¡#*###J#########v######
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#y###ðà#####□###########¨#Ì###Members of the Ready Reserve are eligible to purchase dental coverage for themselves and/or their family members under the TRICARE Dental Program, or the TDP. This includes members of the Select Reserves and Individual Ready Reserves. Since the minimum period of coverage under the TDP is 12 months, RC members must remain in a Ready Reserve status at least 12 months. The 12-month enrollment lock-in is waived for families of Reservists called to active duty for certain contingency operations if they apply for TDP within 30 days of entry on active duty.If you are ordered to active duty for a period of more than 30 consecutive days, you have the same dental coverage as any other active duty service member. If you were in the TDP at time of activation, you are automatically disenrolled from the TDP until you leave active duty. While on active duty, you will typically receive dental care from military dental treatment facilities (DTF) if there is one nearby.

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#y###ðv#####□###########¨#b###You must enclose a one-month premium payment with your application when you send it to United Concordia (UCCI), the contractor for TDP. The premium rates will be shown on the enrollment form. After the first month, monthly premiums may be paid by payroll allotment or may be billed directly to the member.Be sure to notice that RC member coverage and family member coverage is purchased separately.Monthly premiums when the RC member is not on active duty for 31 days or more are as shown.The premiums for family members are reduced when RC member is called or ordered to active duty for more than 30 days. ###ðH#####
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#y###ðð#####□###########¨#j###The TDP provides 100 percent coverage for diagnostic, emergency, and preventive services with the exception of sealants. Sealants are covered with a 20 percent cost-share paid by the member.Cost-shares are required for fillings, root canals, crowns, extractions, orthodontics, periodontics, and other services.The maximum annual benefit for routine dental care is $1,200 per person. The maximum lifetime orthodontic benefit is $1,500 per person.Enlisted member pay grades E-1 to E-4 have a reduced cost-share for certain procedures.Complete benefits and cost-share percentages are available at www.ucci.com.
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#Ç   ##ð□#####□###########¨#####The Uniformed Services Employment and Reemployment Rights Act (USERRA) of 1994 provides protection to you and your family when you are serving on military duty, whether active or inactive; voluntary or involuntary orders. First, you may elect to continue your employer-sponsored health coverage if absent from work for military service. You will not be required to pay more than 102 percent of the full premium, unless you serve in the Uniformed Services for less than 31 days. In this case, you may not be required to pay more than the employee share, if any, for such coverage. Continued health care coverage under your employer-sponsored health plan for an 18-month period begins on the date on which your absence begins OR the day after the date on which you fail to apply for or return to a position of employment Secondly, USERRA protects you when you return to your job, that is reemployed. Guarantees reinstatement in your employer-sponsored health planThese protections are of limited duration and may no longer be applicable to your situation by the end of your TAMP coverage or TRS coverage if selected. You may be eligible for coverage under the Continued Health Care Benefit Program (CHCBP) up to 18 months after TAMP ends. It is advisable for you to explore your health plan options with your employer before making a decision. For more information, contact the National Committee for Employer Support of the Guard of the Guard and Reserve (NCESGR) toll-free at 1-800-336-4590. You may also visit www.esgr.org for more information.##¡##############Z#########

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###ó#ÿÿ####ÿÿ#####ÿ##ÿÿd#########d#########A###Reserve Component: Benefits for
Reserve Component Family Members #

###ÿÿ#####ÿ□#ÿÿd#########d#########&###TRICARE is committed to meeting the health and dental needs of Reserve Component (RC) members and their families before, during, and after activation.   Today□s presentation will provide you with an overview of the benefits for which Reserve Component family members may become eligible before, during, and after a Reserve Component sponsor□s activation.   Of note, when we refer to the Reserve Components throughout today□s presentation, we mean all seven (7) of the Reserve Components. The seven Reserve Components are: Army National Guard Army Reserve Navy Reserve Marine Corps Reserve Air National Guard Air Force Reserve U.S. Coast Guard ReserveIt is also important to understand that when your sponsor is activated, you are considered an active duty family member for TRICARE purposes.

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###ó#ÿÿ####ÿÿ#####ÿ##ÿÿd#########d#########A###Reserve Component: Benefits for Reserve Component Family Members #

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Family members become eligible for TRICARE health coverage when the sponsor is called or ordered to active duty for more than 30 consecutive days. If that active duty is in support of a contingency operation, coverage may begin up to 90 days before the member reports to active duty. DEERS is the key to unlock all TRICARE benefits. First and most importantly, it is the sponsor□s responsibility to ensure that family members are properly registered in DEERS and that the information is current. Secondly, remember that eligibility for TRICARE is determined by the sponsors□ Service/Reserve Component. When a sponsor is activated for less than 30 days, family members are only eligible to purchase the TRICARE Dental Program. This program will be discussed later in the presentation.

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Reserve Component Family Members y
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###ÿÿ ###ÿÿ#####ÿ□#ÿÿd######0##d#########\###Coverage When Sponsor is Called or
Ordered#to Active Duty for More Than 30 Consecutive Days#
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³#ÿÿ####ÿÿ#####ÿ□#ÿÿd######0##d#########J### TRICARE Program Options TRICARE Pharmacy Program TRICARE Dental Program

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ú□ÿõ#s   ############ÿ□#ÿÿd#########d#########D###When a Reserve Component sponsor is called or ordered to active duty for more than 30 consecutive days, family members become eligible for TRICARE on the first day of the sponsor’s orders. Next we’ll briefly discuss the TRICARE program options available to family members and highlight the pharmacy and dental coverage.

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Reserve Component Family Members #
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C#ÿÿ####ÿÿ#####ÿ□#ÿÿd#########d#########Ù###Covered by TRICARE Standard and
TRICARE Extra immediately#May enroll in TRICARE Prime or TRICARE Prime Remote
for Active Duty Family Members (TPRADFM) #Comprehensive pharmacy coverage#
TRICARE Dental Program (TDP) õ

#########################ÿ□#ÿÿd#########d#########2##□##
ú□ÿõ#s   ÿÿ####ÿÿ#####ÿ□#ÿÿd#########d#########"###Once family member eligibility is recorded in DEERS, Reserve Component family members have access to comprehensive health care coverage. Eligible family members: Are covered under TRICARE Standard or TRICARE Extra on the first day of your sponsor□s orders.May enroll in TRICARE Prime or TPRADFM depending on availability in your local area. Enrollment is required. TRICARE Standard and TRICARE Extra coverage will continue until TRICARE Prime or TPRADFM coverage begins.May have prescriptions filled at MTF pharmacies, through the TRICARE Mail Order Pharmacy, at TRICARE-network retail pharmacies, or from non-network pharmacies.May enroll in the TRICARE Dental Program (TDP) for reduced premiums. If already enrolled in TDP, premiums will be reduced during your sponsor□s period of activation.

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%û&#[#ÿÿ####ÿÿ#####ÿ□#ÿÿd#########d#########£###TRICARE Standard#Visit TRICARE-
#authorized providers#Cost-share: 20% of allowable charge*#Providers may file
claims for you#MTF care on a#space-available basis#
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#################$#########################ÿ#ÿÿd#########d#########2####*#-û¦
C#ÿÿ####ÿÿ#####ÿ#ÿÿd#########Z##########TRICARE Extra#Visit TRICARE#network
providers#Cost-share: 15% of negotiated rate*#Providers will file claims for
you#MTF care on a#space-available basis

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##########ÿ□#ÿÿd#########P#########Å###You do not have to use one option over
the other exclusively. You can receive care under both options as often as you
like. However, it is important to understand the key differences between TRICARE
Standard and TRICARE Extra.The TRICARE Standard option provides the most
flexibility.  It is a fee-for-service option that gives you the option to see
any TRICARE-authorized provider.  TRICARE Extra is a preferred provider option.
This means that you choose a doctor, hospital, or other health care provider
within the TRICARE network to take advantage of lower costs and less paperwork.
The TRICARE Standard cost-share is 20 percent of the TRICARE allowable charge,
after the annual deductible has been met.  Additionally, you may need to pay the
provider up front and later file a claim with TRICARE yourself.The TRICARE Extra
cost-share is 15 percent of the negotiated network rate.  The advantages of
using TRICARE Extra are lower cost-shares and TRICARE network providers will
file claims on your behalf. Please note, the TRICARE Extra option is not
available in overseas locations.Beneficiaries do not need specialty referrals
when using either TRICARE Standard or TRICARE Extra. However, some care may
require pre-authorization.  Annual deductibles are waived for TRICARE Standard
and TRICARE Extra if your sponsor was activated in support of a contingency
operation.  This waiver also applies during the 180-day transitional coverage
period after active duty.  Annual deductibles may apply if the sponsor□s
activation was not in support of a contingency operation. Check the Online
Provider Directory at www.tricare.osd.mil/ProviderDirectory to find a TRICARE
network or a non-network TRICARE-authorized provider.Please note: The TRICARE
Reserve Family Demonstration program waives TRICARE Standard and TRICARE Extra
annual deductibles and costs-shares. Providers may charge above the TRICARE
allowable charge while sponsor is on active duty and during the TAMP period.v
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Reserve Component Family Members a
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s#ÿÿ####ÿÿ#####ÿ□#ÿÿd#########d#########4###Enrollment required#If living in the
TRICARE North, South, or West RegionTRICARE PrimeTRICARE Prime Remote for Active
Duty Family MembersContact your TRICARE regional contractor to enroll#If living
overseasTRICARE Overseas PrimeTRICARE Global Remote OverseasContact your TRICARE
Area Office to enroll
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##########ÿ□#ÿÿd#########Z#########N###If you reside in a TRICARE Prime service area (PSA) in the North, South, or West region, you may enroll in TRICARE Prime. Enrollment is required. If you live inside the 50 United States but not in a TRICARE Prime Service area (PSA), you may be eligible for TRICARE Prime Remote for Active Duty Family Members. You must have lived with your sponsor at the time of activation in a designated TRICARE Prime Remote ZIP code location. However, if any family member moves from that residence, he or she loses eligibility for TPRADFM.Family members living in one of the overseas areas may enroll in the TRICARE Overseas Program (TOP) Prime or TRICARE Global Remote Overseas (TGRO) if they qualify.If the TRICARE Prime enrollment application is received by 20th of the month, your enrollment is effective on the first day of the next month. If the application is received after the 20th of the month, your coverage becomes effective on the first day of the following month. Family members will remain covered under TRICARE Standard/Extra until the effective date of TRICARE Prime enrollment.Note: Active duty service members are required to enroll in one of the TRICARE Prime options, while family members may choose to enroll.Note to Presenter: Slide 16 contains regional contact information for the TRICARE regional contractors and TRICARE Area Offices.

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###ó#ÿÿ####ÿÿ#####ÿ##ÿÿd#########d#########A###Reserve Component: Benefits for Reserve Component Family Members #

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#ø#ÿÿ####ÿÿ#####ÿ##ÿÿd#########d#########\###   *Not available in the MTF
unless medical necessity is established.□Deductibles apply.

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£#ÿÿ####ÿÿ#####ÿ□#ÿÿd#########P#############Family members can purchase the
TRICARE Dental Program (TDP) at any time#Enrolling before sponsor is activated
Reserve Component family member premiums apply12-month lock-in appliesWhen
sponsor is activated, the premiums will decrease to#active duty family member
rate#Enrolling when sponsor is activated for more than#30 consecutive days
Reduced premiums apply12-month lock-in does not apply if enrolled no later
than#30 days after active duty report date#For more information or to enroll:
www.ucci.com or 1-800-866-8499
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ú□ÿõ#s   ÿÿ####ÿÿ#####ÿ□#ÿÿd#########d#########ª###You must enclose a one-month premium payment with your application when you send it to United Concordia (UCCI), the contractor for TDP. The premium rates will be shown on the enrollment form. After the first month, monthly premiums may be paid by payroll allotment or may be billed directly to the member.Be sure to notice that Reserve Component member coverage and family member coverage is purchased separately. Monthly premiums when the Reserve Component member is not on active duty for more than 30 consecutive days as shown.The premiums for family members are reduced when the Reserve Component member is called or ordered to active duty for more than 30 consecutive days.

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s##############□#ÿÿd#########d#########î###Diagnostic, emergency, and preventive
services100 percent coverage# Cost-shares for other servicesSome reduced cost-
shares E-1 to E-4#Maximum benefits per personRoutine dental care $1,200 annual#
      Orthodontic care $1,500 lifetime
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ú□ÿõ#s   ÿÿ####ÿÿ#####ÿ□#ÿÿd#########d#########□###The TRICARE Dental Program (TDP) provides 100 percent coverage for diagnostic, emergency, and preventive services with the exception of sealants. Sealants are covered with a 20 percent cost-share paid by the member.Cost-shares are required for fillings, root canals, crowns, extractions, orthodontics, periodontics, and other services.The maximum annual benefit for routine dental care is $1,200 per person. The maximum lifetime orthodontic benefit is $1,500 per person.Enlisted member pay grades E-1 to E-4 have a reduced cost-share for certain procedures.Complete benefits and cost-share percentages are available at www.ucci.com.

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³ÿÿÿ ###ÿÿ#####ÿ□#ÿÿd######0##d#########2###Coverage When Sponsor is
Released#from Active Duty

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S#ÿÿ####ÿÿ#####ÿ#ÿÿd######0##d#########j### Continued Health Care Benefit
Program Transitional Assistance Management Program TRICARE Reserve Select

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ú□ÿõ#s      ############ÿ□#ÿÿd#########d#########%###When a Reserve Component
sponsor is released from active duty, family members may become eligible for
certain health care benefits:Continued Health Care Benefit ProgramTransitional
Assistance Management Program (TAMP)TRICARE Reserve SelectThese options will be
discussed in more detail.#
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ú□ÿõ#s   #############ÿ□#ÿÿd#########d#########(###When your sponsor is released from active duty, or once you lose TRICARE eligibility, you may apply for 18 months of transitional medical coverage under the Continued Health Care Benefit Program, or CHCBP. CHCBP is a premium-based health care program and is similar to, but not part of, TRICARE. If you want continued coverage under CHCBP, your sponsor must enroll within 60 days after loss of eligibility military care or TAMP, whichever is later.Humana Military administers the CHCBP and can provide more information.If your sponsor□s active duty service was in support of a contingency operation, you may qualify for additional coverage before CHCBP begins.Please note: If you will be eligible for TAMP immediately following your sponsor□s active duty service, you may purchase CHCBP to follow TAMP.

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C#ÿÿ####ÿÿ#####ÿ#ÿÿd#########Z#########6###Coverage under the Transitional Assistance Management Program (TAMP) for 180 daysTRICARE StandardTRICARE Extra TRICARE Prime (must re-enroll)TPRADFM is not available under TAMP#Continued pharmacy coverage#Continued TDP coverageNote: Premiums will increase to regular Reserve Component family member rates

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ú□ÿõ#s   #############ÿ□#ÿÿd#########d#########Ø###If your sponsor□s orders were for a contingency operation for a period of more than 30 consecutive days, the Transitional Assistance Management Program (TAMP) offers you 180 days of transitional TRICARE coverage when you are released from active duty. You may use the following TRICARE program options for health care:TRICARE Prime, if available in your location (will need to re-enroll)TRICARE Extra TRICARE StandardIf you were enrolled in TRICARE Prime Remote for Active Duty Family Members while your sponsor was on active duty, that option is no longer available to you.You may also continue enrollment (or enroll for the first time) in the TRICARE Dental Program. (We□ll discuss the TDP later in this presentation.)

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C#ÿÿ####ÿÿ#####ÿ□#ÿÿd#########P#########'###Voluntary health plan your sponsor
may purchaseMonthly premiums are requiredTRS Member-only: $75 TRS Member and
family: $233 # Eligibility conditions; sponsor must:Have been activated in
support of a contingency operationHave served on active duty for 90 daysAgree to
continue service in the Selected Reserve before#leaving active duty#TRICARE
Standard and TRICARE Extra coverage Coverage begins day after TAMP ends (Day
181)Premiums, deductibles, and cost-shares apply#*Visit
www.tricare.osd.mil/reserve/reserveselect for more information.#

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ú□ÿõ#s   ############ÿ□#ÿÿd#########d#########ë###Again, if your sponsor□s orders were for a contingency operation, TRICARE Reserve Select may be available for he or she to purchase if they agree before leaving active duty to serve one or more whole years in the Selected Reserve. Coverage begins the day after TAMP ends if you purchase the TRS health plan. More information on TRICARE Reserve Select is available on the TRS Web site. Note: The TRS premiums listed are for calendar year 2005 only. They will increase annually in January.T

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	áúÿÿ$###ÿÿ#####ÿ□#ÿÿd#########d#########>###Uniformed Services Employment Reemployment Rights Act (USERRA)

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¿#############□#ÿÿd#########d#########'###Health care protections include:The
right to elect to continue existing#employer-based health plan for sponsor and
dependentCoverage for up to 24 months while on active dutyThe right to be
reinstated in employer□s health plan when reemployed#For more information1-800-336-4590www.esgr.org#

###ÿÿ#####ÿ□#ÿÿd#########P#########h###Choosing a health plan is a very personal decision. It is recommended that you and your sponsor carefully consider your personal situation. Your sponsor may have some protections under the Uniformed Services Employment and Reemployment Rights Act (USERRA).USERRA provides protections when your sponsor is serving on active duty. If he/she leaves their job to perform military service, they have the right to elect to continue his/her existing employer-based health plan coverage for themselves and their dependents for up to 24 months while in the military. He/she will be responsible for not only the employee share of the health plan premium, but also the employer□s portion and an administrative fee (during this 24 month period). Even if your sponsor does not elect to continue coverage during your military service, he/she has the right to be reinstated in the employer's health plan when he/she is reemployed, generally without any waiting periods or exclusions (e.g., pre-existing condition exclusions) except for service-connected illnesses or injuries. Note: USERRA protection may not always apply when your sponsor is eligible for TRICARE (e.g., pre-activation benefit□90 days of early eligibility.)For more information, contact the National Committee for Employer Support of the Guard and Reserve (NCESGR) toll-free at 1-800-336-4590. You may also visit www.esgr.org.

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û¶#□#ÿÿ####ÿÿ#####ÿ□#ÿÿd#########7######### ###TRICARE South RegionHumana
Military#Healthcare Services, Inc.1-800-444-5445www.humana-military.com#TRICARE
North RegionHealth Net#Federal Services, Inc. 1-877-874-2273
www.healthnetfederalservices.com#TRICARE West RegionTriWest Healthcare Alliance
1-888-874-9378www.triwest.com

##########ÿ□#ÿÿd#########Z#########ú###Contact your regional contractor for more information. TRICARE South Region□includes Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, Oklahoma, South Carolina, Tennessee (excluding the Ft. Campbell area), and Texas (excluding the El Paso area).TRICARE North Region□includes Connecticut, Delaware, the District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Virginia, North Carolina, Illinois, Indiana, Kentucky, Michigan, Missouri (St. Louis area), Ohio, Tennessee (Ft. Campbell area), and Wisconsin. TRICARE West Region□includes Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa (excluding Rock Island Arsenal), Kansas, Minnesota, Missouri (except the St. Louis area), Montana, Nebraska, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Texas (the southwestern corner including El Paso), Utah, Washington, and Wyoming. The three overseas areas are served by TRICARE Area Offices. TRICARE Pacific□includes Guam, Japan, and Korea. TRICARE Latin America and Canada□includes all of Latin America (except Panama), Canada, Puerto Rico, and the Virgin Islands. TRICARE Europe□ includes Europe, Africa, and the Middle East. #www.europe.tricare.osd.mil/main/mental_health

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##########ÿ▯#ÿÿd#########d#########Ô###An important take-away from today's presentation is that you must ensure that your family members are properly registered in DEERS to be eligible for any of these TRICARE benefits. You can add or update their information in the DEERS database by visiting your local military ID card issuing facility. You should not wait until you get active duty orders to do this. Update DEERS TODAY! Then you should verify the DEERS information whenever you receive active duty orders. However, your family members can update it if they have a Power of Attorney. If you are adding or removing family members from DEERS, proper documentation is required. Incorrect information can result in delayed claims processing, problems with the use of retail pharmacies and the TRICARE Mail Order Pharmacy benefit, and other difficulties. If you would like additional information about eligibility discussed during today's presentation, please contact your Service or Reserve Component or visit the Reserve Affairs Web site.If you would like more information about TRICARE benefits, please visit the TRICARE Web site at www.tricare.osd.mil/reserve or contact the TRICARE regional contractor serving your area. They are listed on the previous slide.

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Care Continuum (Non-Contingency Operations)

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benefits available to Reserve Component family members during each stage:
before, during, and after activation for those Reserve Component members who are
NOT activated in support of a contingency operation.
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Component#family member rates
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Full TRICARE coverage as active duty family membersi
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ú□ÿõ#s   #############ÿ□#ÿÿd#########d#########æ###This chart summarizes the benefits available to Reserve Component family members during each stage: before, during, and after activation for those Reserve Component members who ARE activated in support of a contingency operation.

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áìåÞçàÙâÛÔÝÖÏÙÒËÖÏÈ×ÐÉãÊÂãÊÂâÊÁâÉÁâÉÁáÈÀáÈÀáÈÀÞÉÀßÊÂáÏÃåÐÇèÓÊëÒÍîÙÐïÚÑöåÜöåÜøçÞúéàý
ìãÿîåÿðçÿñèóõíóõíöõîöøðøúõùûóúüôûýõûûÿûûÿüüÿüüÿýýÿýÿýÿýÿýÿýÿýÿ÷ÿý÷ÿý÷ÿý÷ÿý÷ÿýöÿüöÿü
öÿüûÿÿûÿÿûÿÿúþþúþþùýÿùýÿùýÿúýÿúýÿúýÿúýÿúýÿúýÿûþÿûþÿûþÿÿüÿÿüÿÿüÿÿüÿÿüÿÿûÿÿúýÿÿúýÿÿüþÿü
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